

## Document/Data Request List

### BlueCross & BlueShield United of Wisconsin

- Company Overview
  - Last 3 years strategic and/or business plans
  - Anticipated changes to strategy post conversion
  - Market share by line of business and list of the 5 major competitors in each line of business for the last 3 years
  - Documents presented to the BCBSU Board regarding the rationale for conversion (to the extent not included in the Plan of Conversion submitted to the Office of the Commissioner of Insurance)
  - History of the company's organizational structure
  - Current and targeted in-state / out-of-state business mix, in dollars
  - Summary of major joint venture arrangements including revenue and pre-tax profit contributions for the last 3 years, as well as details on any in-force stock buy-back/share option arrangements
- Business Segments
  - Summaries of last 3 years and YTD Premiums/Revenues and Pre-tax Income for the following product groups, broken down by customer type (e.g. large group, small group and individual):
    - Indemnity
    - PPO
    - HMO
    - ASO
    - MPP
    - Managed Care Services
    - LTC
    - Other Senior Products
    - United Government Services
    - Dental
    - Other supplemental products
- Management/Employees
  - Organizational chart with reporting structures
  - Summaries of major inter-company agreements and dollar amounts involved in each - last 3 years
  - Summaries of business functions and annual costs for all major out-sourced operations
  - Summaries of management compensation/incentive arrangements
  - Summaries of employment/severance arrangements (to the extent not already provided in the Plan of Conversion)
- Distribution and Marketing
  - Target market size for major product groups/customer types
  - BCBSU market share for each product group - last 3 years vs. top 5 competitors
  - Top 10 agents for each of the last 3 years by product group
  - Top 10 accounts each of the last 3 years by product group (with premiums/revenues generated)
  - Summary of current commission scale by product
  - Description of any major commission changes in last 3 years
  - Annual revenues received by BCBSU from BCBS national accounts located outside Wisconsin - last 3 years
  - Annual amounts paid to other plans by Wisconsin BCBS national accounts - last 3 years
- Underwriting
  - Consolidated Loss Ratio, Medical Loss Ratio and SG&A Ratio (Statutory) for each of last 3 years by line of business
  - Underwriting profit and loss by line of business for the last 3 years
  - Net per risk and aggregate retentions, and any major changes over last 3 years
  - Summary of premium rate increases achieved by line of business for last 3 years
- Claims Processing
  - Claims pipeline - number and dollar value outstanding by quarter for last 3 years
  - Number of provider hospitals, clinics, doctors
  - Summary of top 10 hospital service providers for each of the last 3 years and amounts paid
  - Summary of top 25 doctor providers for each of the last 3 years and amounts paid
  - Summary of complaints for each of the last 3 years

- Regulatory
  - Copy of last regulatory exam report
  - Review last 3 years OCI orders/instructions and actions taken to date
  
- Reserves, Actuarial
  - Provide the most recent reserve study
  - Summarize any recent changes in reserving practices
  - Provide any external reserve certifications for each of the last 3 years
  - Provide any actuarial appraisals as to value of the company or any lines of business completed in the last 3 years
  
- Reinsurance
  - Describe the reinsurance programs for last 3 years
  - Describe major changes in risk retention by line of business
  - List reinsurers for each of last 3 years by treaty
  - List any reinsurance write-offs of the last 3 years
  - List any receivables currently more than 90 days in arrears
  
- Financial Review
  - Last 3 years statutory statements
  - Last 3 years GAAP statements (if applicable)
  - Review of profitability by line of business - last 3 years
  - Financial projections - statutory and GAAP for 2000, 2001, 2002
  - Capital needs and plans for next 3 years
  - Historical and proposed accounting changes and rationale (statutory and GAAP)
  - Summary of material inter-company transactions - financial and operating of the last 3 years and financial impact
  - NAIC IRIS ratios/test results for last 3 years
  - A.M. Best S&P and/or Moody's "claims paying" ratings for last 5 years
  - S&P and/or Moody's financing ratings for the last 5 years
  - Capital adequacy compared to BlueCross BlueShield National Association standards and compliance with standards for last 3 years and expected at year-end 1999.
  - Summary of sources of additional liquidity (e.g. committed bank lines etc.) and any major covenants
  
- Investments
  - Describe investment policy
  - Provide summary of portfolio by rating and type of asset for each of last 3 years and as of September 30, 1999.
  - Describe any external asset management relationships
  - Summarize any investment losses and/or write-downs during the last 3 years
  - Provide current problem asset watch list
  
- Systems/Data Processing
  - Overview of systems and systems strategy
  - Current systems needs and timing
  - Capital Expenditure budget for 2000 and 2001
  - Lingered Y2K concerns
  
- Legal/Tax/Other
  - Describe any current/historical tax-sharing arrangements with affiliates
  - List all open tax years and describe any major open/disputed issues and dollar amount involved
  - Summarize all pending litigation - ordinary course, bad faith, conversion related, other

United Wisconsin Services, Inc.

- Company Overview
  - Last 3 years strategic and/or business plans
  - Anticipated changes to UWS strategy post conversion of BCBSU
  - Market share by line of business and list of the 5 major competitors in each line of business for the last 3 years
  - History of the company's organizational structure
  - Current and targeted in-state / out-of-state business mix in dollars
  - Summary of major joint venture arrangements including revenue and pre-tax profit contributions for the last 3 years, as well as details on any in-force stock buy-back/share option arrangements
- Business Segments
  - Summaries of last 3 years and YTD Premiums/Revenues and Pre-tax Income for the following product groups, broken down by customer type (e.g. large group, small group, micro group and individual):
    - Indemnity
    - PPO
    - HMO
    - ASO
    - MPP
    - Managed Care Services
    - LTC
    - Other Senior Products
    - Dental
    - Other supplemental products
- Management/Employees
  - Organizational chart with reporting structures
  - Summaries of major inter-company agreements and dollar amounts involved in each - last 3 years
  - Summaries of business functions and annual costs for all major out-sourced operations
  - Summaries of management compensation/incentive arrangements
  - Summaries of employment/severance arrangements
- Distribution and Marketing
  - Target market size for major product groups/customer types
  - UWS market share for each product group - last 3 years vs. top 5 competitors
  - Top 10 agents for each of the last 3 years by product group
  - Top 10 accounts each of the last 3 years by product group (with premiums/revenues generated)
  - Summary of current commission scale by product
  - Description of any major commission changes in last 3 years
- Underwriting
  - Consolidated Loss Ratio, Medical Loss Ratio and SG&A Ratio (Statutory) for each of last 3 years by line of business
  - Underwriting profit and loss by line of business for the last 3 years
  - Net per risk and aggregate retentions, and any major changes over last 3 years
  - Summary of premium rate increases achieved by line of business for last 3 years
  - Describe amounts of, reasons for, recent reserve strengthening
- Claims Processing
  - Claims pipeline - number and dollar value outstanding by quarter for last 3 years
  - Number of provider hospitals, clinics, doctors
  - Summary of top 10 hospital service providers for each of the last 3 years and amounts paid
  - Summary of top 25 doctor providers for each of the last 3 years and amounts paid
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  - Provide any actuarial appraisals as to value of the company or any lines of business completed in the last 3 years
  
- Reinsurance
  - Describe the reinsurance programs for last 3 years
  - Describe major changes in retention by line of business
  - List reinsurers for each of last 3 years by treaty
  - List any reinsurance write-offs of the last 3 years
  - List any receivables currently more than 90 days in arrears
  
- Financial Review
  - Last 3 years statutory statements
  - Last 3 years GAAP statements
  - Review of profitability by line of business - last 3 years
  - Financial projections - statutory and GAAP for 2000, 2001, 2002
  - Capital needs and plans for next 3 years
  - Historical and proposed accounting changes and rationale (statutory and GAAP)
  - Summary of material inter-company transactions - financial and operating of the last 3 years and financial impact
  - NAIC IRIS ratios/test results for last 3 years
  - A.M. Best S&P and/or Moody's "claims paying" ratings for last 5 years
  - S&P and/or Moody's financing ratings for the last 5 years
  - Capital adequacy compared to NAIC RBC guidelines
  - Summary of sources of additional liquidity (e.g. committed bank lines etc.) and any major covenants
  
- Investments
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  - Provide summary of portfolio by rating and type of asset for each of last 3 years and as of September 30, 1999.
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American Medical Security Group, Inc.

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    - Indemnity health insurance
    - Disability/accidental death insurance
    - ASO
    - MPP
    - Dental
    - Other supplemental products
    - Prescription drug
  
- Management/Employees
  - Organizational chart with reporting structures
  - Summaries of major inter-company agreements and dollar amounts involved in each - last 3 years (if any)
  - Summaries of business functions and annual costs for all major out-sourced operations
  - Summaries of management compensation/incentive arrangements
  - Summaries of employment/severance arrangements
  
- Distribution and Marketing
  - Target market size for major product groups/customer types by geographic region
  - AMMSG market share for each product group - last 3 years vs. top 5 competitors, by geographic region
  - Top 10 agents for each of the last 3 years by product group
  - Top 10 accounts each of the last 3 years by product group (with premiums/revenues generated)
  - Summary of current commission scale by product
  - Description of any major commission changes in last 3 years
  
- Underwriting
  - Health Segment Loss Ratio, Life Segment Loss Ratio and SG&A Ratio (Statutory) for each of last 3 years by line of business
  - Underwriting profit and loss by line of business for the last 3 years
  - Net per risk and aggregate retentions, and any major changes over last 3 years
  - Summary of premium rate increases achieved by line of business for last 3 years
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